



**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
Charlotte Division**

IN RE:

Stephen Koss
Michele L Koss

Chapter 13

CASE NO: 14-30180

SSN#: XXX-XX-7543

SSN#: XXX-XX-5671

ORDER CONFIRMING PLAN

THIS CAUSE COMING ON FOR HEARING BEFORE THE UNITED STATES BANKRUPTCY COURT for consideration of a Chapter 13 plan proposed by the above-referenced debtors and upon the recommendation of the Chapter 13 trustee, the Court hereby finds and concludes as follows:

1. The debtors have proposed a plan, including all pre-confirmation modifications to the proposed plan as were filed, and including any motions for valuation of security and lien avoidance as may be contained in the plan, all of which are incorporated by reference herein.
2. Notice of the proposed plan, including any modifications to the plan and any motions as referenced hereinabove, was properly given to all necessary parties in interest.
3. The proposed plan, with any modifications and motions included in the proposed plan, complies with all applicable provisions of the Bankruptcy Code, Bankruptcy Rules, and Local Rules.

Based upon the foregoing, **IT IS HEREBY ORDERED** as follows:

1. The proposed plan of the debtors, with any modifications, is **CONFIRMED**.
2. Any motions for valuation of security and/or lien avoidance are **GRANTED**.
3. The trustee shall receive and disburse funds pursuant to the terms of the confirmed plan, applicable provisions of title 11, U.S.C., and any relevant administrative orders of the Court now in effect and that may be entered in the future.
4. All **Real Property Creditors** who receive Conduit Payments from the Trustee shall Credit the First Conduit Payment as follows:

CITIMORTGAGE INC

June 2014

Court Claim #14

HOUSEHOLD FINANCE CORPORATION II

May 2014

Court Claim #13

Any party in interest who objects to this **Disbursement Credit Date** shall file such objection with the Clerk of Court within fifteen (15) days of the date of entry of this order. The Court shall schedule a hearing with notice to all affected parties in interest on any such objections that are timely filed.

5. The plan payments and term are \$3,345.00 monthly for 60 months.

Plan Summary Docket #(s): 5, 12, 16, 19

This Order has been signed electronically,
pursuant to administrative order of the Court.
Effective as of date of entry.

Laura T. Beyer
UNITED STATES BANKRUPTCY COURT JUDGE